

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LORA J. KALWARSKI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24450

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/14/2018 and confirmed on 2/20/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		63,233.50
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		63,233.50

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,075.00	
Trustee Fee	2,863.84	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,938.84

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO HOME EQUITY TRUST MT Acct: 3853	40,695.17	40,695.17	0.00	40,695.17
	WELLS FARGO HOME EQUITY TRUST MT Acct: 3853	2,432.58	2,432.58	0.00	2,432.58
	WELLS FARGO HOME EQUITY TRUST MT Acct: 3853	0.00	6,519.75	0.00	6,519.75
	WELLS FARGO HOME EQUITY TRUST MT Acct: 3853	0.00	0.00	0.00	0.00
	WHITEHALL BOROUGH (SWG) Acct: 7G52	2,076.05	2,076.05	793.54	2,869.59
	WHITEHALL BOROUGH (STORMWATER) Acct: 7G52	163.68	163.68	62.40	226.08
	WHITEHALL BOROUGH (STORMWATER) Acct: 7G52	40.48	40.48	0.00	40.48
	WHITEHALL BOROUGH (SWG) Acct: 7G52	285.76	285.76	0.00	285.76
					53,069.41

Priority					
	SHAWN N WRIGHT ESQ Acct:	0.00	0.00	0.00	0.00
	LORA J. KALWARSKI Acct:	0.00	0.00	0.00	0.00
	LAW OFFICE OF SHAWN N WRIGHT Acct: XXXXXXXXXXXXXXXXXXXXXXXX0/23	1,075.00	1,075.00	0.00	0.00
	SHAWN N WRIGHT ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	BALDWIN-WHITEHALL SD & WHITEHALL E Acct: 7179	532.40	532.40	0.00	532.40
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXXTION	1,322.91	1,322.91	0.00	1,322.91
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-CMB	310.00	310.00	0.00	310.00
					2,165.31

18-24450

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	LVNV FUNDING LLC Acct: 7560	465.69	4.34	0.00	4.34
	US DEPARTMENT OF EDUCATION++ Acct: 7179	141,996.52	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - / Acct: 5024	532.71	4.97	0.00	4.97
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	1,684.07	15.69	0.00	15.69
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	226.99	2.12	0.00	2.12
	UPMC HEALTH SERVICES Acct: 7179	766.84	7.14	0.00	7.14
	DUQUESNE LIGHT COMPANY(*) Acct: 9577	1,066.51	9.94	0.00	9.94
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 7657	1,688.79	15.74	0.00	15.74
	SYNCHRONY BANK Acct: 3087	0.00	0.00	0.00	0.00
	KERI P EBECK ESQ Acct:	0.00	0.00	0.00	0.00
	THOMAS KALWARSKI Acct:	0.00	0.00	0.00	0.00
	POWERS KIRN LLC Acct:	0.00	0.00	0.00	0.00
	BONIAL & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
					59.94

TOTAL PAID TO CREDITORS

55,294.66

TOTAL CLAIMED

PRIORITY	2,165.31
SECURED	45,693.72
UNSECURED	148,428.12

Date: 05/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

LORA J. KALWARSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24450

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Lora J. Kalwarski
Debtor

Case No. 18-24450-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 30, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db	+ Lora J. Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
cr	+ U.S. BANK NATIONAL ASSOCIATION ET SEQ., C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
cr	+ Wells Fargo Home Equity Trust, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ Wells Fargo Home Equity Trust Mortgage PassThrough, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
14948718	+ Fed Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
14948720	Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14948721	+ Thomas Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
15030909	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14975647	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	May 31 2023 04:10:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 04:18:03	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 31 2023 04:10:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14973443	+ Email/Text: ebnjts@grblaw.com	May 31 2023 04:10:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14973442	+ Email/Text: ebnjts@grblaw.com	May 31 2023 04:10:00	Borough of Whitehall & Baldwin-Whitehall SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14948717	+ Email/PDF: creditonebknottifications@resurgent.com	May 31 2023 04:17:23	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14979801	+ Email/Text: kbarkley@bernsteinlaw.com	May 31 2023 04:11:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14948719	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 31 2023 04:10:00	Fortiva, P.O.Box 10555, Atlanta, GA 30310-0555
14965054	Email/PDF: resurgentbknottifications@resurgent.com	May 31 2023 04:17:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15398134	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 04:18:02	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14982985	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 04:18:00	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-2

User: auto

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Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 27

		Norfolk VA 23541
14949359	+ Email/PDF: rmscedi@recoverycorp.com	May 31 2023 04:18:29 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15229056	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 31 2023 04:10:00 Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14976949	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 31 2023 04:10:00 The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15559891	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 31 2023 04:10:00 U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
14975647	Email/Text: BNCnotices@dcmservices.com	May 31 2023 04:10:00 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14977364	Email/PDF: ebn_ais@aisinfo.com	May 31 2023 04:18:31 Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14968682	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 31 2023 04:17:21 Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
14948722	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 31 2023 04:18:18 Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, Et Al...
cr		U.S. Bank National Association, as Trustee, succes
cr		Wells Fargo Home Equity Trust Mortgage Pass-Throug
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14973468	*+	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates Series 2004-i, U.S. Bank National

District/off: 0315-2

User: auto

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Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 27

Association, as Trustee, successor in interest to Bank of America, N.A. as Trustee, successor by mer
bnicholas@kmlawgroup.com

Harry B. Reese

on behalf of Creditor U.S. Bank National Association Et Al... bankruptcy@powerskirm.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET SEQ. bankruptcy@powerskirm.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Debtor Lora J. Kalwarski shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 8